

REMARKS

Claims 47 and 48 were examined in the final Office Action dated February 7, 2006. In response, Applicants' prior counsel submitted a terminal disclaimer and Amendment on April 6, 2006. Applicants received an Advisory Action dated April 28, 2006. The Advisory Action allowed claim 47 and rejected claim 48. Upon entry of these amendments, claims 47 and 48 will be pending. Claim 48 is currently amended. No new subject matter has been introduced through these amendments.

The amendments herein are made solely to promote the prosecution without prejudice or disclaimer of any previously claimed subject matter. With respect to all amendments, Applicant has not dedicated or abandoned any unclaimed subject matter and moreover has not acquiesced to any rejections and/or objections made by the Patent Office. Applicant expressly reserves the right to pursue prosecution of any presently excluded subject matter or claim embodiments in one or more future continuation and/or divisional application(s).

The undersigned gratefully acknowledges the courtesy extended to Applicants' counsel by the Examiner in a telephone conference of July 31, 2006.

Applicants have carefully considered the points raised in the Advisory Action and believe that the Examiner's concerns have been addressed as described herein, thereby placing this case in condition for allowance.

Terminal Disclaimer

Applicants appreciate the Examiner's acceptance of the terminal disclaimer filed on April 10, 2006.

Specification

In the Advisory Action, the Examiner objected to amendments to the specification filed on April 10, 2006. In the objection, the Examiner indicated that the amendments introduce new matter

into the disclosure. Applicants respectfully traverse this objection. However, in order to expedite the prosecution of this Application and place it in condition for allowance, Applicants withdraw the filing of these amendments.

Claim Rejection Under 35 U.S.C. § 112

In the Advisory Action, the Examiner rejected claim 48 under 35 U.S.C. § 112, first paragraph. Specifically, the Examiner objected to the language “a magnetic stripe located on a chip card” as not being supported in the instant application’s original specification. Applicants respectfully traverse this rejection. However, in order to expedite issuance of this application, Applicants have amended the objected to claim language to recite: “a magnetic stripe fixed to a chip card”.

Support for this amendment may be found throughout the original specification. For example, support is found in Fig. 6b and the following portions of the specification:

... such as by writing the information into an integrated circuit of a chip card to which the magnetic medium has been fixed....

Page 20, lines 19-20; and

Fig. 6b is an [sic] functional block diagram of an alternative embodiment of the present invention, in which a medium 652, such as a magnetic stripe, is *fixed to* the exterior of a chip card 650.

Page 20, lines 24-26 (*emphasis added*). Accordingly, Applicants respectfully request withdrawal of the rejection of Claim 48.

Conclusion

In view of the above, each of the presently pending claims in this application is believed to be in immediate condition for allowance. Accordingly, the Examiner is respectfully requested to

withdraw the outstanding rejection of the claims and to pass this application to issue. If it is determined that a telephone conference would expedite the prosecution of this application, the Examiner is invited to telephone the undersigned at the number given below.

In the event the U.S. Patent and Trademark office determines that an extension and/or other relief is required, applicant petitions for any required relief including extensions of time and authorizes the Commissioner to charge the cost of such petitions and/or other fees due in connection with the filing of this document to Deposit Account No. 03-1952 referencing docket no. 610242000311. However, the Commissioner is not authorized to charge the cost of the issue fee to the Deposit Account.

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Respectfully submitted,

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